

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

JACQUELINE S. PISULA

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant
vs.
No Respondents.

Case No.:19-22286 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

August 26, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmeccf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 06/06/2019 and confirmed on 8/9/19 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		80,709.20
Less Refunds to Debtor	1,051.41	
TOTAL AMOUNT OF PLAN FUND		79,657.79

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,913.00	
Trustee Fee	4,035.52	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,948.52

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 8200	0.00	57,588.25	0.00	57,588.25
	LAKEVIEW LOAN SERVICING LLC Acct: 8200	14,121.02	14,121.02	0.00	14,121.02
					71,709.27

Priority					
	GLENN R BARTIFAY ESQ** Acct:	0.00	0.00	0.00	0.00
	JACQUELINE S. PISULA Acct:	0.00	0.00	0.00	0.00
	JACQUELINE S. PISULA Acct:	1,051.41	1,051.41	0.00	0.00
	BARTIFAY LAW OFFICES PC** Acct:	0.00	0.00	0.00	0.00
	BARTIFAY LAW OFFICES PC** Acct:	3,913.00	3,913.00	0.00	0.00

*** N O N E ***

Unsecured					
	CAPITAL ONE** Acct: 7196	0.00	0.00	0.00	0.00
	CAPITAL ONE BANK (USA) NA BY AMERIC. Acct: 7092	797.88	0.00	0.00	0.00
	COMENITY BANK++ Acct: 0344	0.00	0.00	0.00	0.00
	DISTRICT COURT Acct: 1671	0.00	0.00	0.00	0.00
	ONE MAIN FINANCIAL GROUP LLC(*) Acct: 7561	5,469.64	0.00	0.00	0.00
	PENN CREDIT CORP Acct: 2519	0.00	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC Acct: 9875	4,018.30	0.00	0.00	0.00
	PRA/PORTFOLIO RECOVERY ASSOC	2,360.10	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3577				
	PRA/PORTFOLIO RECOVERY ASSOC	649.80	0.00	0.00	0.00
	Acct: 9856				
	BUREAUS INVESTMENT GROUP PORTFO	2,078.19	0.00	0.00	0.00
	Acct: 0628				
	BUREAUS INVESTMENT GROUP PORTFO	1,098.87	0.00	0.00	0.00
	Acct: 7196				
	WEST PENN POWER*	0.00	0.00	0.00	0.00
	Acct: 1671				
	PEOPLES NATURAL GAS CO LLC*	1,072.91	0.00	0.00	0.00
	Acct: 6823				
	VERIZON BY AMERICAN INFOSOURCE AS	495.85	0.00	0.00	0.00
	Acct: 0001				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 9900				
	ROBERTSON ANSCHUTZ SCHNEID CRAN	0.00	0.00	0.00	0.00
	Acct:				
	ELAINE PISULA	0.00	0.00	0.00	0.00
	Acct:				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	MANLEY DEAS KOCHALSKI LLC	0.00	0.00	0.00	0.00
	Acct:				

NONE

TOTAL PAID TO CREDITORS 71,709.27

TOTAL CLAIMED

PRIORITY	0.00
SECURED	14,121.02
UNSECURED	18,041.54

Date: 08/26/2024

/s/ Ronda J. Winnecur

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
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IN RE:
JACQUELINE S. PISULA

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:19-22286 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby vests in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jacqueline S. Pisula
Debtor

Case No. 19-22286-JAD
Chapter 13

District/off: 0315-2
Date Rcvd: Aug 27, 2024

User: auto
Form ID: pdf900

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2024:

Recip ID	Recipient Name and Address
db	+ Jacqueline S. Pisula, 114 Sea Shell Lane, Greensburg, PA 15601-7749
15086049	MD Court 10-2-01, 327 Youngwood Road, Youngwood, PA 15697
15093747	OneMain Financial, PO BOX 3251, Evansville, IN 47731

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: bnc-thebureaus@quantum3group.com	Aug 27 2024 23:43:00	Bureaus Investment Group Portfolio No 15 LLC, PO Box 788, Kirkland, WA 98083-0788
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 28 2024 00:00:30	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: RASEBN@raslg.com	Aug 27 2024 23:43:00	WEI Mortgage LLC, RAS Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15168351	+ Email/Text: cashiering-administrationservices@flagstar.com	Aug 27 2024 23:45:00	ARC HOME MORTGAGE ET AL, C/O FLAGSTAR BANK F.S.B., 5151 CORPORATE DRIVE, TROY, MI 48098-2639
15098232	Email/Text: bnc-thebureaus@quantum3group.com	Aug 27 2024 23:43:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
15065526	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 27 2024 23:41:07	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15075592	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 28 2024 00:20:26	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15065527	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 27 2024 23:41:50	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15065528	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 27 2024 23:44:00	Comenitybank/venus, Po Box 182789, Columbus, OH 43218-2789
15311301	Email/Text: Bankruptcy@Freedommortgage.com	Aug 27 2024 23:43:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
15476254	+ Email/Text: nsm_bk_notices@mrcopper.com	Aug 27 2024 23:43:00	Lakeview Loan Servicing, LLC, c/o Nationstar Mortgage, LLC, d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
15065529	+ Email/PDF: cbp@omf.com	Aug 28 2024 00:01:53	Onemain, Po Box 1010, Evansville, IN 47706-1010

District/off: 0315-2

User: auto

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Date Rcvd: Aug 27, 2024

Form ID: pdf900

Total Noticed: 24

15105186	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 28 2024 00:01:57	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15097155	+ Email/Text: ebnpeoples@grblaw.com	Aug 27 2024 23:43:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
15065531	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 28 2024 00:01:49	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15065532	+ Email/Text: bkteam@selenefinance.com	Aug 27 2024 23:43:00	Selene Finance Lp, 9990 Richmond, Houston, TX 77042-4559
15066128	^ MEBN	Aug 27 2024 23:37:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15065533	+ Email/Text: bnc-thebureaus@quantum3group.com	Aug 27 2024 23:43:00	The Bureaus Inc, 1717 Central St, Evanston, IL 60201-1507
15101862	Email/PDF: ebn_ais@aisinfo.com	Aug 27 2024 23:42:01	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15084805	+ Email/Text: bkteam@selenefinance.com	Aug 27 2024 23:43:00	WEI Mortgage LLC, C/O Selene Finance, LP, 9990 Richmond Ave., Suite 400 South, Houston TX 77042-4546
15086050	+ Email/Text: bankruptcy@firstenergycorp.com	Aug 27 2024 23:45:00	West Penn Power, 800 Cabin Hill Drive, Greensburg, PA 15601-1689

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		ARC HOME LLC F/K/A WEI MORTGAGE LLC
cr		ARC HOME MORTGAGE F/K/A WEI MORTGAGE LLC C/O FLAGS
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15065530	##+	Penn Credit Corporatio, 916 S 14th St, Harrisburg, PA 17104-3425

TOTAL: 4 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2024 at the address(es) listed below:

District/off: 0315-2

User: auto

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Date Rcvd: Aug 27, 2024

Form ID: pdf900

Total Noticed: 24

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com
Denise Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com
Denise Carlon	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmllawgroup.com
Glenn R. Bartifay	on behalf of Debtor Jacqueline S. Pisula gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com
Jerome B. Blank	on behalf of Creditor ARC HOME LLC F/K/A WEI MORTGAGE LLC jblank@pincuslaw.com brausch@pincuslaw.com
Lauren Berschler Karl	on behalf of Creditor WEI Mortgage LLC lkarl@rascrane.com lbkarl03@yahoo.com
Mario J. Hanyon	on behalf of Creditor ARC HOME MORTGAGE F/K/A WEI MORTGAGE LLC C/O FLAGSTAR BANK F.S.B. wbefc@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbefc@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeclf@chapter13trusteewdpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Stephen Russell Franks	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC amps@manleydeas.com

TOTAL: 12